

**Before the State of South Carolina
Department of Insurance**

In the matter of:

Robbin M. Rhyne,
446 Starbrook Road
Smoaks, South Carolina 29481.

File Number 2004-123171

**Default Order Revoking
All Licensing Privileges**

This matter comes before me pursuant to a Letter of Allegation and Notice of Opportunity for Public Hearing served, as required within S.C. Code Ann. § 38-3-170 (2003), by the State of South Carolina Department of Insurance upon Robbin M. Rhyne, by both certified mail, return receipt requested, and by regular mail on October 19, 2004.

That letter informed Ms. Rhyne of her right to request a public hearing upon the allegations of impropriety contained within the letter against her. The letter further warned that her failure to make a timely, written request would result in my summary revocation of her license to do business as a resident insurance producer within the State of South Carolina. Despite that warning, Ms. Rhyne has failed to respond to the Department's letter. Ms. Rhyne has failed to provide the Department with a current address in violation of S.C. Code Ann. § 38-43-107 (Supp 2003), and the United States Postal Service returned as undeliverable the letters sent by the Department. On November 29, 2004, therefore, counsel for the Department filed an Affidavit of Default, and the entire matter was submitted directly to me for my summary decision based solely on the record.

The letter alleged, and I now find as fact, that while licensed to do business as a resident insurance producer within the State of South Carolina for Monumental Life Insurance Company, Robbin Rhyne failed to turn-over or satisfactorily account for at least \$1,458.36 in insurance premiums collected from citizens of this State.

Section 38-43-130 of the South Carolina Code provides the Director or his designee "may revoke or suspend an producer's license after ten day's notice...when it appears that an producer...has violated this title or any regulation promulgated by the department, or has willfully deceived or dealt unjustly with the citizens of this State." This Code Section goes on within Subsection (4) to describe "deceived or dealt unjustly with the citizens of this State" specifically to include, "improperly withholding, misappropriating, or converting any monies or properties received in the course of doing insurance business."

In accordance with my findings of fact, and considering Ms. Rhyne's failure to avail herself of her opportunity to be heard, I now conclude, as a matter of law, that

Robbin M. Rhyne violated S.C. Code Ann. § 38-43-130 (Supp. 2003) and that all of her licensing privileges should be revoked.

This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's, *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2003). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty, pursuant to S.C. Code Ann. § 38-3-110(3) (2003), of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report."

It is, therefore, ordered that the license of Robbin M. Rhyne to do business as a resident insurance producer within the State of South Carolina be, and is hereby, revoked, and that no license issued through the State of South Carolina Department of Insurance is to be issued to her.

It is further ordered that a copy of this order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Robbin M. Rhyne is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance producer within the State of South Carolina.

This order becomes effective as of the date of my signature below.


Gwendolyn Fuller McGriff
Deputy Director

29 November 2004, at
Columbia, South Carolina

**Before the State of South Carolina
Department of Insurance**

In the matter of:

Robbin M. Rhyne

446 Starbrook Road

Smoaks, S.C. 29481

SCDOI File Number 2004-123171

Affidavit of Default


Personally appeared before me John B. O'Neal III, who, being duly sworn, stated that at all times relevant to this Affidavit of Default he was the attorney representing the State of South Carolina Department of Insurance (the Department) in this administrative action. He further stated the following:

The Department served notice on Robbin M. Rhyne at the address detailed above by a Letter of Allegation and Notice of Opportunity for a Public Hearing that the Department would request the Director of Insurance to summarily revoke her license to act as a resident insurance agent within the State of South Carolina in thirty days. The Department served the Notice, pursuant to § 38-3-170 of the South Carolina Code, by "depositing it in the United States mail, postage prepaid, addressed to the last known address of the person and registered with the return receipt requested." The Notice further informed Robbin M. Rhyne of her opportunity, within thirty days, to request in writing a public hearing.

The Department mailed the Notice by certified mail, return receipt requested, and by regular mail, on or about October 29, 2004. The United States Postal Service notified Robbin M. Rhyne of the certified letter on October 20, 2004 and thereafter. See "Exhibit A" attached. The United States Post Office then returned the certified letter to the Department, having marked it as "Undeliverable" The Notice sent via regular mail was not returned.

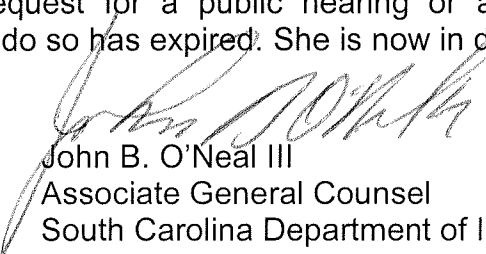
Robbin M. Rhyne has made no request for a public hearing or any other response to the Notice. The time in which to do so has expired. She is now in default.

Sworn to and subscribed before me
this 29th day of November, 2004.



Steven R. DuBois

Notary Public for the State of South Carolina-My Commission Expires: May 10, 2009


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